

# **EXHIBIT C**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

LINDA A. HYNES, ESQ.  
LH/2818

Shapiro & Diaz, LLP  
406 Lippincott Drive, Suite J  
Marlton, New Jersey 08053  
(856) 810-1700

Attorneys for WASHINGTON MUTUAL HOME  
LOANS, INC., SUCCESSOR IN INTEREST BY  
MERGER TO FLEET MORTGAGE CORP

In Re:

DAVID A. RIVERA AND MARIANNE M. RIVERA  
DEBTORS



Case No.: 04-22865/JHW

Adv. No.:

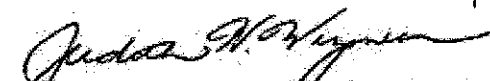
Hearing Date: May 16, 2005

Judge: Honorable Judith H. Wizmur

**ORDER ON MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: 5/31/2005**

  
\_\_\_\_\_  
Honorable Judith H. Wizmur  
United States Bankruptcy Judge

This matter being opened to the Court by Shapiro & Diaz, LLP, Attorneys for WASHINGTON MUTUAL HOME LOANS, INC., SUCCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case with regard to the property located at:

LOT 1 C2203 BLOCK 15812  
COMMONLY KNOWN AS 2203 BEACON HILL DRIVE, GLOUCESTER TOWNSHIP  
(SICKLERVILLE), NEW JERSEY 08081

for failure of the Debtor(s) to make payments on their mortgage and due notice of said Motion and the supporting Certification having been given by mail to the Trustee, the Debtor(s) and the attorney for the Debtor(s), if any, and for good cause shown,

1. Debtor is presently delinquent in post petition payments for the months of April 2005 through May 2005 in the total amount of \$1,705.60.
2. In order to cure the balance of arrears of \$1,705.60, Debtors shall remit a regular monthly mortgage payment plus an additional \$284.27 from June 2005 through November 2005.
3. Debtors shall reimburse Secured Creditor \$250.00 in attorney fees and \$150.00 in court costs through his/her Chapter 13 Plan. The Trustee shall amend his/her records to reflect same.
4. If the Debtor(s) should default and fail to make the payments stated herein or any future payment outside of said plan to WASHINGTON MUTUAL HOME LOANS, INC., SUCCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP, for more than thirty (30) days from the due date, then, upon Certification of Non-receipt of said payment in accordance herewith, submitted by the Secured Creditor's Attorney, the Court will enter an Ex-Parte Order Vacating the Automatic Stay of the Bankruptcy Code with respect to the Secured Creditor's lien. The Order submitted will not require the consent of the Debtors regarding form or substance, however Debtor(s) Debtor'(s) attorney and the Trustee shall be given five (5) days notice of any filing of a Certification of Non-Receipt.

# **EXHIBIT D**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Law Offices of  
John F. Wise  
15 Village Plaza  
South Orange, New Jersey 07079  
(973) 763-5900 JFW1946  
Attorney for the Debtors

**In Re:**

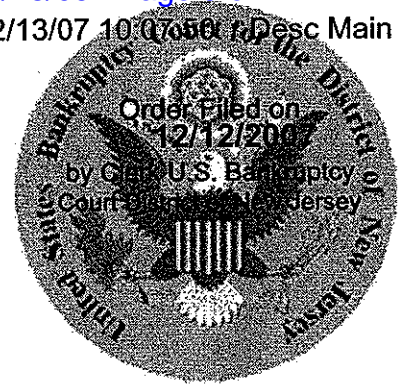
**David A. Rivera and  
Marianne M. Rivera,**

**Debtors.**

Case No.: 04-22865

Hearing Date: Dec. 10, 2007 @ 10:00 a.m.

Judge: Honorable Judith H. Wizmur



Recommended Local Form:



Followed

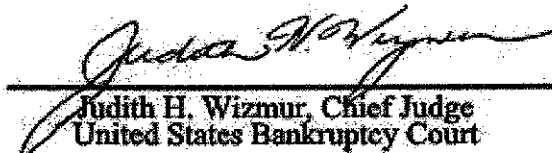


Modified

**ORDER REINSTATING DEBTORS' CHAPTER 13 PETITION AND  
CONVERTING THE CASE TO A CHAPTER 7**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby **ORDERED**.

**DATED: 12/12/2007**

  
\_\_\_\_\_  
Judith H. Wizmur, Chief Judge  
United States Bankruptcy Court

Debtors: David A. Rivera and Marianne M. Rivera  
Case Number: 04-22865  
Caption of Order: Order Reinstating Debtor's Chapter 13 Petition and Converting Case to a Chapter 7.

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**THIS MATTER** being opened to the Court by John F. Wise, attorney for the Debtors,  
David A. Rivera and Marianne M. Rivera, and having considered the argument of counsel and good cause  
Appearing, it is

**ORDERED** that

The Order of Dismissal filed on August 22, 2007 is vacated and the case shall be  
Reinstated.

The Motion to Convert the Case to a Chapter 7 is granted.

Form 149 - ntcvaco

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 04-22865-JHW  
Chapter: 13  
Judge: Judith H. Wizmur

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David A Rivera  
2203 Beacon Hill Drive  
Sicklerville, NJ 08081-0000

Marianne M Rivera  
2203 Beacon Hill Drive  
Sicklerville, NJ 08081-0000

Social Security No.:

xxx-xx-5995

xxx-xx-3278

Employer's Tax I.D. No.:

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**NOTICE OF ORDER VACATING  
AN ORDER OF DISMISSAL**

NOTICE IS HEREBY GIVEN that Order Dismissing the above-captioned Case which was entered on 8/22/2007 has been vacated effective 12/12/2007 .

Dated: December 13, 2007  
JJW: kvv

James J. Waldron  
Clerk

# **EXHIBIT E**

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 04-22865-JHW  
Chapter: 7  
Judge: Judith H. Wizmur

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David A Rivera  
2203 Beacon Hill Drive  
Sicklerville, NJ 08081-0000

Marianne M Rivera  
2203 Beacon Hill Drive  
Sicklerville, NJ 08081-0000

Social Security No.:

xxx-xx-5995

xxx-xx-3278

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: March 14, 2008

Judith H. Wizmur  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

<b>Pacer Service Center</b>			
<b>Transaction Receipt</b>			
Mon May 4 17:17:53 2009			
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<b>Description:</b>	Image95-0	<b>Case Number:</b>	04-22865-JHW
<b>Billable Pages:</b>	2	<b>Cost:</b>	0.16

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